

Fill in this information to identify the case:

Debtor 1 STEVEN PHILLIP CISNEROS, SR.

Debtor 2 ELVIRA CISNEROS
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of CA
(State)

Case number 18-90427

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank, National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 3 4 0 6

Property address: 3625 Balfour Ln
Number Street

Modesto, CA 95357
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 2,321.28
- b. Total fees, charges, expenses, escrow, and costs outstanding: PPFE FILED 7/9/19
(-) Suspense Acct X (b) \$ 325.00
366.14
- c. Total. Add lines a and b. (c) \$ 2,280.14

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 08 / 15 / 2023
MM / DD / YYYY

Debtor 1 STEVEN PHILLIP CISNEROS, SR.
First Name Middle Name Last Name

Case number (if known) 18-90427

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
- ☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☒ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

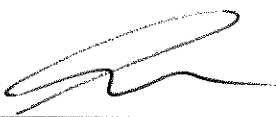
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x 
Signature

Date 08/28/2023

Print

Subirya AG
First Name Middle Name Last Name

Title Assistant Secretary

Company

Nationstar Mortgage LLC subservicer for
Rushmore Loan Management Services

If different from the notice address listed on the proof of claim to which this response applies:

Address P.O. Box 55004
Number Street

Irvine CA 92619
City State ZIP Code

Contact phone (888) 504-6700

Email _____



Lane#
Borrower: Cisneros
Date Filed: 6/7/2018
BK Case # 18-90427
First Post Petition Due Date 6/15/2018
POC covers: 06/2017-05/2018
MDO EFFECTIVE DATE: N/A

PPFN \$325.00

PAYMENT CHANGES			
DATE	PFI	Escrow	TOTAL
06/15/18	2,243.26	404.38	2,243.64
05/15/19	1,839.26	422.44	2,261.70
11/15/20	1,839.26	446.43	2,285.69
08/15/21	1,839.26	444.70	2,283.96
08/15/22	1,839.26	541.34	2,380.60
08/15/23	1,839.26	482.02	2,321.28
		0.00	
		0.00	
		0.00	
		0.00	

Date	Amount Rec'd	PRE/POST/AFD	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fees/Escrow Deposit	Comment
Beginning Suspense Balance						50.00			50.00						50.00	
7/31/2018	\$2,244.45	Post	6/15/18	8/15/17	\$2,243.64	\$0.81	\$0.81		\$0.81						\$23.56	
8/31/2018	\$2,242.83	Post	7/15/18	9/15/17	\$2,243.64	-\$0.81		\$0.81							\$23.56	
9/30/2018	\$2,243.64	Post	8/15/18	10/15/17	\$2,243.64	\$0.00			\$0.00						\$23.56	
10/31/2018	\$2,243.64	Post	9/15/18	11/15/17	\$2,243.64	\$0.00			\$0.00						\$23.56	
12/24/2018	\$2,243.64	Post	10/15/18	12/15/17	\$2,243.64	\$0.00			\$0.00						\$23.56	
1/22/2019	\$2,243.64	Post	11/15/18	1/15/18	\$2,243.64	\$0.00			\$0.00						\$23.56	
2/25/2019	\$2,243.64	Post	12/15/18	2/15/18	\$2,243.64	\$0.00			\$0.00						\$23.56	
3/23/2019	\$2,243.64	Post	1/15/19	3/15/18	\$2,243.64	\$0.00			\$0.00						\$23.56	
4/20/2019	\$2,243.64	Post	2/15/19	4/15/18	\$2,243.64	\$0.00			\$0.00						\$23.56	
5/13/2019	\$2,243.64	Post	3/15/19	5/15/18	\$2,243.64	\$0.00			\$0.00						\$23.56	
7/18/2019		Pre	6/15/18		\$0.00				\$0.00	8/15/2017	\$4,333.64	\$2,230.88	\$2,126.32	\$4,333.64		
7/24/2019	\$2,261.70	Post	4/15/19	7/15/18	\$2,243.64	\$18.06	\$18.06		\$18.06				\$2,126.32	\$4,333.64		
7/29/2019	\$2,261.70	Post	5/15/19	8/15/18	\$2,261.70	\$0.00	\$0.00		\$18.06				\$2,126.32	\$4,333.64		
7/29/2019		Pre			\$0.00				\$18.06		\$1,083.41		\$3,209.73	\$5,417.05		
8/12/2019	\$2,261.70	Post	6/15/19	9/15/18	\$2,261.70	\$0.00			\$18.06				\$3,209.73	\$5,417.05		
8/20/2019		Pre	10/15/18		\$0.00				\$18.06	9/15/2017	\$1,083.41	\$2,230.88	\$2,062.26	\$6,500.46		
9/14/2019		Pre	11/15/18		\$0.00				\$18.06	10/15/2017	\$1,083.41	\$2,230.88	\$914.79	\$7,583.87		
9/21/2019	\$2,261.70	Post	7/15/19	12/15/18	\$2,261.70	\$0.00			\$18.06				\$914.79	\$7,583.87		
11/14/2019	\$4,523.40	Post	8/15/19	1/15/19	\$2,261.70	\$2,261.70	\$2,261.70		\$2,279.76				\$914.79	\$7,583.87		
11/14/2019		Post	9/15/19	2/15/19	\$2,261.70	-\$2,261.70		\$2,261.70	\$18.06				\$914.79	\$7,583.87		
11/15/2019		Pre			\$0.00				\$18.06		\$1,083.41		\$1,998.20	\$8,667.28		
1/9/2020	\$4,523.40	Post	10/15/19	3/15/19	\$2,261.70	\$2,261.70	\$2,261.70		\$2,279.76				\$1,998.20	\$8,667.28		
1/9/2020		Post	11/15/19	4/15/19	\$2,261.70	-\$2,261.70		\$2,261.70	\$18.06				\$1,998.20	\$8,667.28		
2/26/2020		Pre		5/15/19	\$0.00				\$18.06	11/15/2017	\$1,083.41	\$2,230.88	\$850.73	\$9,750.69		
3/10/2020	\$2,261.70	Post	12/15/19	6/15/19	\$2,261.70	\$0.00			\$18.06				\$850.73	\$9,750.69		
3/14/2020	\$2,261.70	Post	1/15/20	7/15/19	\$2,261.70	\$0.00			\$18.06				\$850.73	\$9,750.69		
4/7/2020	\$2,261.70	Post	2/15/20	8/15/19	\$2,261.70	\$0.00			\$18.06				\$850.73	\$9,750.69		
4/13/2020		Pre			\$0.00				\$18.06			\$1,083.41	\$1,934.14	\$10,834.10		
6/16/2020	\$4,523.40	Post	3/15/20	9/15/19	\$2,261.70	\$2,261.70	\$2,261.70		\$2,279.76				\$1,934.14	\$10,834.10		
6/16/2020		Post	4/15/20	10/15/19	\$2,261.70	-\$2,261.70		\$2,261.70	\$18.06				\$1,934.14	\$10,834.10		
6/17/2020		Pre		11/15/19	\$0.00				\$18.06	12/15/2017	\$2,166.82	\$2,230.88	\$1,870.08	\$13,000.92		
7/15/2020	\$2,261.70	Post	5/15/20	12/15/19	\$2,261.70	\$0.00			\$18.06				\$1,870.08	\$13,000.92		
7/24/2020		Pre		1/15/20	\$0.00				\$18.06	1/15/2018	\$4,333.64	\$2,230.88	\$3,972.84	\$17,334.56		
8/12/2020	\$2,261.70	Post	6/15/20	2/15/20	\$2,261.70	\$0.00			\$18.06				\$3,972.84	\$17,334.56		
8/28/2020		pre			\$0.00				\$18.06		\$3,576.72		\$7,549.56	\$20,911.28		
8/31/2020		Pre		3/15/20	\$0.00				\$18.06	2/15/2018		\$2,230.88	\$5,318.68	\$20,911.28		
8/31/2020		pre		4/15/20	\$0.00				\$18.06	3/15/2018		\$2,230.88	\$3,087.80	\$20,911.28		
8/31/2020		pre		5/15/20	\$0.00				\$18.06	4/15/2018		\$2,243.64	\$844.16	\$20,911.28		
8/31/2020		pre		Escrow	\$0.00				\$18.06			\$808.72	\$35.44	\$20,911.28		
8/31/2020		pre		Corp	\$0.00				\$18.06			\$1.00	\$34.44	\$20,911.28		
9/10/2020	\$2,261.70	Post	7/15/20	6/15/20	\$2,261.70	\$0.00			\$18.06				\$34.44	\$20,911.28		
9/29/2020		pre			\$0.00				\$18.06			\$1,097.39	\$1,131.83	\$22,008.67		
10/12/2020	\$2,261.70	Post	8/15/20	7/15/20	\$2,261.70	\$0.00			\$18.06				\$1,131.83	\$22,008.67		
10/22/2020	\$102.00	Post			\$102.00		\$102.00		\$120.06				\$1,131.83	\$22,008.67		
10/23/2020		Pre			\$0.00				\$120.06		\$742.90		\$1,874.73	\$22,751.57		
11/12/2020	\$2,261.70	Post	9/15/20	8/15/20	\$2,261.70	\$0.00			\$120.06				\$1,874.73	\$22,751.57		
1/12/2021	\$4,571.38	Post	10/15/20	9/15/20	\$2,261.70	\$2,309.68	\$2,309.68		\$2,429.74				\$1,874.73	\$22,751.57		
1/12/2021		Post	11/15/20	10/15/20	\$2,285.69	-\$2,285.69		\$2,285.69	\$144.05				\$1,874.73	\$22,751.57		
2/10/2021	\$2,285.69	Post	12/15/20	11/15/20	\$2,285.69	\$0.00			\$144.05				\$1,874.73	\$22,751.57		
3/10/2021	\$2,285.69	Post	1/15/21	12/15/20	\$2,285.69	\$0.00			\$144.05				\$1,874.73	\$22,751.57		
4/13/2021	\$2,285.69	Post	2/15/21	1/15/21	\$2,285.69	\$0.00			\$144.05				\$1,874.73	\$22,751.57		
5/12/2021	\$2,285.69	Post	3/15/21	2/15/21	\$2,285.69	\$0.00			\$144.05				\$1,874.73	\$22,751.57		
6/11/2021	\$2,285.69	Post	4/15/21	3/15/21	\$2,285.69	\$0.00			\$144.05				\$1,874.73	\$22,751.57		
7/15/2021	\$2,285.69	Post	5/15/21	4/15/21	\$2,285.69	\$0.00			\$144.05				\$1,874.73	\$22,751.57		
8/16/2021	\$2,285.69	Post	6/15/21	5/15/21	\$2,285.69	\$0.00			\$144.05				\$1,874.73	\$22,751.57		
9/9/2021	\$2,283.96	Post	7/15/21	6/15/21	\$2,285.69	-\$1.73		\$1.73	\$142.32				\$1,874.73	\$22,751.57		
10/14/2021	\$2,283.96	Post	8/15/21	7/15/21	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
11/15/2021	\$2,283.96	Post	9/15/21	8/15/21	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
1/19/2022	\$2,283.96	Post	10/15/21	9/15/21	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
2/11/2022	\$2,283.96	Post	11/15/21	10/15/21	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
3/11/2022	\$2,283.96	Post	12/15/21	11/15/21	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
4/13/2022	\$4,567.92	Post	1/15/22	12/15/21	\$2,283.96	\$2,283.96	\$2,283.96		\$2,426.28				\$1,874.73	\$22,751.57		
4/13/2022		Post	2/15/22	1/15/22	\$2,283.96	-\$2,283.96		\$2,283.96	\$142.32				\$1,874.73	\$22,751.57		
5/12/2022	\$2,283.96	Post	3/15/22	2/15/22	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
6/14/2022	\$2,283.96	Post	4/15/22	3/15/22	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
7/14/2022	\$2,283.96	Post	5/15/22	4/15/22	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
8/12/2022	\$2,283.96	Post	6/15/22	5/15/22	\$2,283.96	\$0.00			\$142.32				\$1,874.73	\$22,751.57		
9/19/2022	\$2,380.60	Post	7/15/22	6/15/22	\$2,283.96	\$96.64	\$96.64		\$238.96				\$1,874.73	\$22,751.57		
10/19/2022	\$2,380.60	Post	8/15/22	7/15/22	\$2,380.60	\$0.00			\$238.96				\$1,874.73	\$22,751.57		
11/16/2022	\$2,380.60	Post	9/15/22	8/15/22	\$2,380.60	\$0.00			\$238.96				\$1,874.73	\$22,751.57		
12/19/2022	\$2,380.60	Post	10/15/22	9/15/22	\$2,380.60	\$0.00			\$238.96				\$1,874.73	\$22,751.57		
1/18/2023	\$2,380.60	Post	11/15/22	10/15/22	\$2,380.60	\$0.00			\$238.96				\$1,874.73	\$22,751.57		

Fill in this information to identify the case:

Debtor 1 STEVEN PHILLIP CISNIEROS, SR

Debtor 2 ELVIRA CISNIEROS
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of CA
(State)

Case number 18-90427

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust Court claim no. (if known): 12-1

Last 4 digits of any number you use to identify the debtor's account: 0 7 7 9

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: ____/____/____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: <u>PLAN REVIEW</u>	<u>1/12/2019</u>	(11) \$ <u>325.00</u>
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 STEVEN PHILLIP CISNEROS, SR Case number (if known) 18-90427
First Name Middle Name Last Name

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Diane Weifenbach Date 7 / 9 / 2019
Signature

Print: Diane Weifenbach Title Attorney
First Name Middle Name Last Name

Company Law Offices of Diane Weifenbach

Address 5120 E. LaPalma Ave., #209
Number Street
Anaheim Hills CA 92807
City State ZIP Code

Contact phone (714) 695 - 6637 Email Diane@attylsi.com

1 Diane Weifenbach, Esq. (SBN 162053)
2 LAW OFFICES OF DIANE WEIFENBACH
3 5120 E. LaPalma, Suite 209
4 Anaheim, CA 92807
5 Ph: (714) 695-6637
6 Email: diane@attylsi.com
7
8 Attorney for Secured Creditor U.S. BANK, NA
9 As Legal Title Trustee for Truman 2016 S6 Title Trust

10 UNITED STATES BANKRUPTCY COURT
11 EASTERN DISTRICT OF CALIFORNIA (MODESTO)
12

13 In Re:) CASE NO. : 18-90427
14)
15 STEVEN PHILLIP CISNEROS, SR, AND) CHAPTER 13
16 ELVIRA CISNEROS,)
17) **CERTIFICATE OF SERVICE**
18 DEBTOR.)
19)
20)
21)
22)
23)
24)
25)
26)
27)
28)

I, HOPE UPHAM, declare as follows:

I am employed in the County of Orange, State of California. I am over the age of eighteen (18) and not a party to the within action. My business address is 5120 E. La Palma Ave. #209, Anaheim, CA 92807.

On July 9, 2019, I served the following document(s) described as:

- NOTICE OF POSTPETITION MORTGAGE FEES, EXPENSES, AND CHARGES
- CERTIFICATE OF SERVICE

1 on the interested parties in this action as follows via U.S. Mail, postage prepaid:

2 Debtor

3 Steven Phillip Cisneros, Sr.
4 Elvira Cisneros
5 3625 Balfour Ln
6 Modesto, CA 95357

7 Debtor Counsel:

8 Brian S. Haddix
9 1224 I Street
10 Modesto, CA 95354

11 Ch 13. Trustee

12 Russell D. Greer
13 P.O. Box 3051
14 Modesto, CA 95353-3051

15 U.S. Trustee

16 Office of the U.S. Trustee
17 Robert T Matsui United States Courthouse
18 501 I Street, Room 7-500
19 Sacramento, CA 95814

20 [X] (BY MAIL) I caused such envelope with postage thereon fully prepaid to be placed in
21 the United States mail at Anaheim, California. I am readily familiar with the firm's
22 business practice for collection and processing of correspondence for mailing with the U.S.
23 Postal Service pursuant to which practice the correspondence is deposited with the U.S. Postal
24 Service the same day in the ordinary course of business.

25 I declare under penalty of perjury under the laws of the United States of America that
26 the foregoing is true and correct.

27 Executed on July 9, 2019 at Anaheim, California.

28 /s/ Hope Upham
Hope Upham

Diane Weifenbach, Esq. (SBN 162053)
 LAW OFFICES OF DIANE WEIFENBACH
 5120 E. LaPalma, Suite 209
 Anaheim, CA 92807
 Ph: (714) 695-6637
 Email: diane@attylsi.com

Attorney for Secured Creditor U.S. Bank, National
 Association as Legal Title Trustee for Truman 2016 S6 Title Trust

UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA (MODESTO)

In Re:)	CASE NO. : 18-90427
STEVEN PHILLIP CISNEROS, SR. AND)	CHAPTER 13
ELVIRA CISNEROS,)	
)	CERTIFICATE OF SERVICE
DEBTORS.)	
)	
)	
)	
)	
)	
)	

I, HOPE UPHAM, declare as follows:

I am employed in the County of Orange, State of California. I am over the age of
 eighteen (18) and not a party to the within action. My business address is 5120 E. La Palma
 Ave. #209, Anaheim, CA 92807.

On August 30, 2023, I served the following document(s) described as:

- RESPONSE TO NOTICE OF FINAL CURE PAYMENT
- CERTIFICATE OF SERVICE

///

///

1 on the interested parties in this action as follows via U.S. Mail, postage prepaid:

2 Debtors:

3 Steven Phillip Cisneros, Sr.
4 Elvira Cisneros
5 3625 Balfour Ln
6 Modesto, CA 95357

7 Debtors' Counsel:

8 Brian S. Haddix
9 1224 I Street
10 Modesto, CA 95354

11 [X] (BY MAIL) I caused such envelope with postage thereon fully prepaid to be placed in
12 the United States mail at Anaheim, California. I am readily familiar with the firm's
13 business practice for collection and processing of correspondence for mailing with the U.S.
14 Postal Service pursuant to which practice the correspondence is deposited with the U.S. Postal
15 Service the same day in the ordinary course of business.

16 **SERVED BY ELECTRONIC MAIL TO THE FOLLOWING PARTIES WHO HAVE**
17 **OPTED IN TO ELECTRONIC SERVICE:** August 30, 2023

18 Ch. 13 Trustee: Russell D. Greer - efile@mod13.com
19 U.S. Trustee: United States Trustee: ustpreion17.sc.ecf@usdoj.gov

20 I declare under penalty of perjury under the laws of the United States of America that
21 the foregoing is true and correct.

22 Executed on August 30, 2023, at Anaheim, California.

23 /s/ Hope Upham
24 Hope Upham
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